

# Contents

Acknowledgments	viii
<b>1</b> Introduction	1
HENRY J. AARON AND LEONARD E. BURMAN	
<b>2</b> Tax Policy and the History of the Health Insurance Industry	13
ROBERT B. HELMS	
<b>3</b> The Tax Code, Employer-Sponsored Insurance, and the Distribution of Tax Subsidies	36
LEONARD E. BURMAN, BOWEN GARRETT, AND SURACHAI KHITATRAKUN	
<i>Comment by Daniel Halperin</i>	
<i>Comment by Anup Malani</i>	
<b>4</b> Health Savings Accounts: Recent Trends and Potential Effects on Coverage and Health Insurance Markets	67
LISA CLEMANS-COPE	
<b>5</b> What's in a Name? Are Health Savings Accounts Really <i>Health</i> Savings Accounts?	92
HENRY J. AARON, PATRICK HEALY, AND SURACHAI KHITATRAKUN	
<i>Case Study of a Successful HSA by Douglas P. Stives</i>	
<b>6</b> Tax Subsidies for Out-of-Pocket Health Care Costs	119
JESSICA VISTNES, WILLIAM JACK, AND ARIK LEVINSON	
<i>Comment by Jonathan Gruber</i>	

<b>7</b>	Administrative Issues: Challenges of the Current System	147
	MARY B. H. HEVENER AND CHARLES K. "CHIP" KERBY III	
<b>8</b>	The Challenges of Implementing Health Reform through the Tax System	171
	JANET HOLTZBLATT	
	<i>Comment by Stan Dorn</i>	
	<i>Comment by Sherry Glied</i>	
<b>9</b>	Reforming the Tax Treatment of Health Care: Right Ways and Wrong Ways	211
	JASON FURMAN	
	<i>Comment by Emmett Keeler</i>	
<b>10</b>	Simple Humans, Complex Insurance, Subtle Subsidies	230
	JEFFREY LIEBMAN AND RICHARD ZECKHAUSER	
	<i>Comment by Edward J. McCaffery</i>	
<b>11</b>	Taxes and Health Insurance	263
	PETER ORSZAG	
	Contributors	271
	Index	273